MONEY SMART

Guide to Presenting Money Smart for Adults

FDIC

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INTRODUCTION

The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education for everyone. Money Smart is FDIC's comprehensive financial education program designed to help individuals enhance their financial skills and create positive banking relationships.

Knowledge of financial concepts and access to safe, affordable banking services fosters financial stability for individuals and for entire communities. The more people know about credit and banking services, the more likely they are to make informed decisions on money matters, save money, and improve their financial health and well-being.

Money Smart helps individuals build financial knowledge, develop financial confidence, become more money-savvy, and use banking services effectively.

We designed this Guide specifically for instructors of *Money Smart for Adults*, although instructors of *Money Smart for Young Adults* and of *Money Smart for Older Adults* may find it useful as well. Instructors of *Money Smart for Young People* may find the FDIC's Teacher Online Resource Center at www.fdic.gov/teachers to be more relevant than this Guide.

We thank the leadership and subject matter experts at National Disability Institute, World Institute on Disability, and ICF, Inc., as well as other state and local leaders of disability organizations, for providing valuable suggestions for this document.

This Guide accompanies the version of *Money Smart for Adults* currently in use. We welcome suggestions for improvement via email to communityaffairs@fdic.gov.

We expect an updated version of *Money Smart for Adults* to be available by mid-2018. At that time we will also have a new version of this Guide.

Objectives

The Money Smart modules provide participants with the knowledge and resources they need to:

- Use the services and products of financial institutions (banks and credit unions) effectively.
- Create and implement a spending plan.
- Distinguish between "wants" and "needs."
- Use credit and borrow money responsibly.
- Protect their financial rights and safeguard their money.
- Determine their readiness to buy a home.
- Recover from financial setbacks and rebuild their credit.

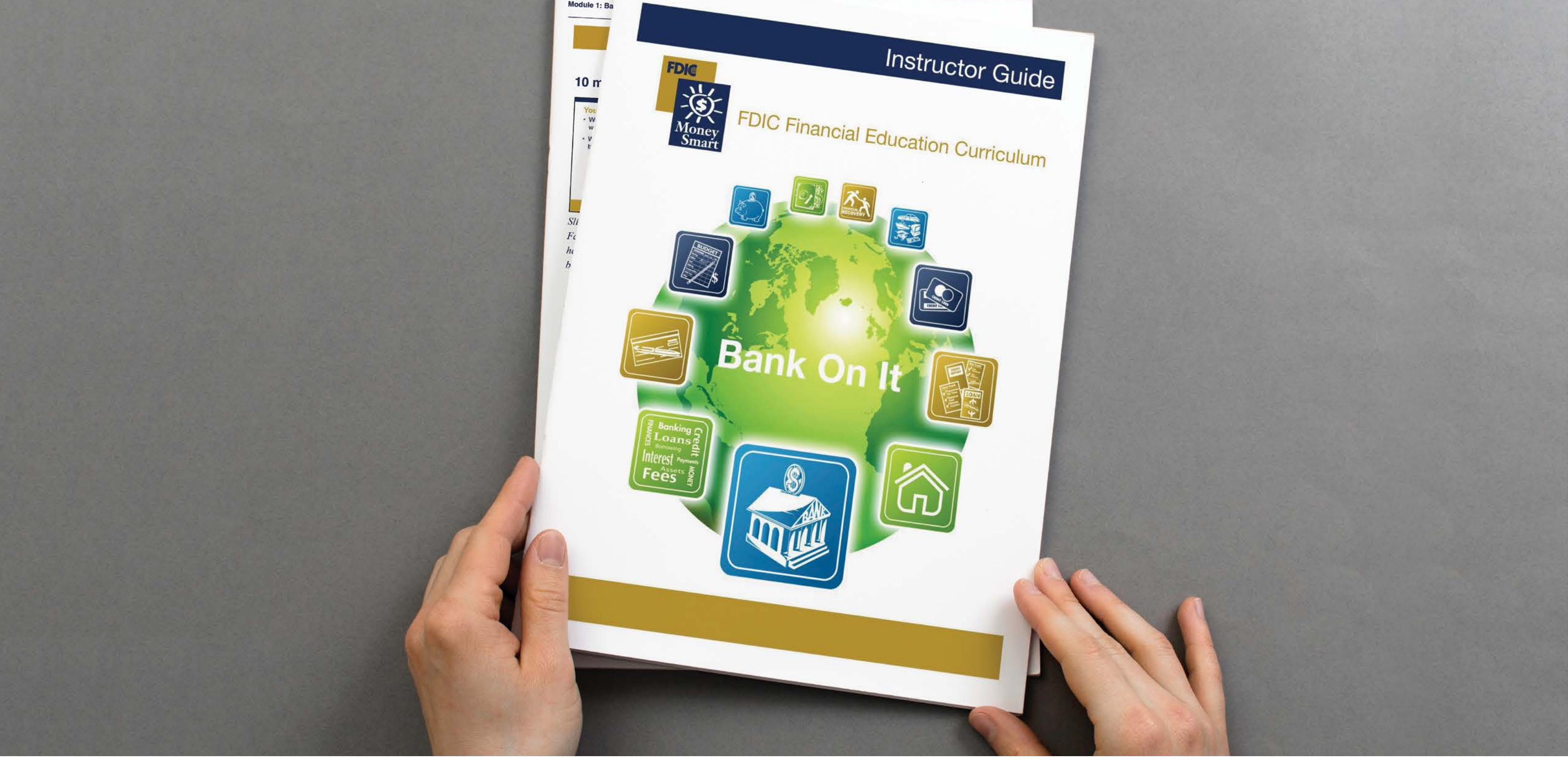
Target Audience

The target audience for Money Smart includes individuals with low- to moderate-income, people with disabilities, individuals who are establishing their financial lives and credit histories, and others who would like to improve their financial situation.

MONEY SMART FOR ADULTS MODULES

Money Smart for Adults currently consists of 11 modules that focus on different aspects of banking and money matters. You can teach the modules in the order below, or pick and choose modules to deliver in any order you wish.

Module Number	Current Module Title	Current Module Description
1	Bank On It	Introduces participants to the services banks offer and how to open an account.
2	Borrowing Basics	Helps participants decide when and how to use credit appropriately, and what forms of credit best suit their needs.
3	Check It Out	Gives participants the skills needed to use a checking account correctly.
4	Money Matters	Shows participants how to prepare and follow a personal spending plan.
5	Pay Yourself First	Helps participants understand the importance of saving money. Describes savings and investment options.
6	Keep It Safe	Informs participants of their rights as consumers. Discusses identity theft and fraud. Provides advice on how to prepare financially for emergencies.
7	To Your Credit	Emphasizes the importance of building and maintaining a good credit history. Explains how to address credit issues. Shows participants how to read a credit report.
8	Charge It Right	Teaches participants how to shop for and use a credit card responsibly.
9	Loan to Own	Describes the characteristics of consumer installment loans, and how participants can determine which loans are best for their needs.
10	Your Own Home	Helps participants determine if they are ready to become homeowners.
11	Financial Recovery	Helps participants rebuild their financial lives and repair their credit.



TRAINING MATERIALS

All Money Smart training materials are free and they are not copyrighted. You can download or order materials on CD-ROM through www.fdic.gov/moneysmart or by visiting https://catalog.fdic.gov.

Each module is formatted and structured the same way. Each module has an Instructor Guide, a Participant Guide, and PowerPoint slides.

We encourage you to tailor each module based on the needs and interests of participants. You can provide more hands-on exercises, include local resource information, and/or add your own materials. Refer to the *Tailoring Content for Your Audience* section in this Guide for more information.

Instructor Guide

The Instructor Guide is your roadmap for presenting each module. The detailed lesson plans include:

- The purpose and objectives of the module.
- A “layering table” to help you tailor the module to your audience’s needs.
- Answers to the pre- and post-tests, engaging questions, and practice exercises.
- A copy of participant handouts, including activity worksheets and evaluation tools.
- A script with instructor notes and a thumbnail copy of the corresponding slide.

Each lesson plan is laid out in a two-column format. The left-hand column, titled

Instructor Notes, contains information on how and when to use the content, tools, and resources during the training as well as thumbnail images of the PowerPoint slides for instructor reference. The right-hand column, titled Presentation, contains a script of the module content, including glossary terms in italics and bolded answers to engaging questions and practice exercises.

An excerpt from the *Bank On It* Instructor Guide is shown below, illustrating the two-column format.

Module 1: Bank On It **Instructor Guide**

Instructor Notes	Presentation

Slide 12
Click the space bar, right arrow, or mouse to display the opening balance.

Balance

The *balance* is the amount of money you have in your bank account.

We are going to use this table to keep track of the money we add to and take out of our accounts. What is your balance?

Description	+/-	Balance
Opening Balance	+$100	**$100**

Participant Guide

Each participant should receive a Participant Guide to use during training. The Participant Guide is a useful reference for participants to use during and after the class session because it contains:

- Important concepts and facts from the module.
- Tools and activities.
- Tips and checklists.
- A glossary of important terms.
- A list of resources.

PowerPoint Slides

Each module includes a PowerPoint slide deck to help you present the module content. The Instructor Guides for each module contain directions for using the slides.

INSTRUCTOR PREPARATION

The Role of the Instructor

As an instructor, you are responsible for:

- Identifying the learning and communication needs of participants.
- Providing reasonable accommodations if requested. Refer to the *Supporting Participants with Disabilities* section in this Guide for more information.
- Focusing and directing participants.
- Aiming discussions toward course objectives.
- Making sure participants have the opportunity to contribute to the discussion and welcoming their participation.

You can accomplish these things by preparing in advance, listening, asking questions and observing participants' reactions. It also helps to use a variety of activities during the session so that participants are engaged.

Materials and Equipment Needed to Present a Module

You may need the following equipment and materials to present the modules:

- A Participant Guide for each participant.
- A computer and projector to display the PowerPoint slides or a printed copy of the slides in Handouts or Notes Pages form for each participant.
- A whiteboard or chart paper and easel.
- Markers: black and blue markers are easiest for participants to see.
- Tape or push pins.
- Extra pens, pencils, post-its, and other supplies needed for planned individual and group activities.
- Other materials or equipment referenced in the Module Overview section in the Instructor Guide for the module you will be presenting.
- Items or services requested as reasonable accommodations by participants with disabilities, such as an electronic or Braille version of the Participant Guide or a sign language interpreter. Refer to the *Supporting Participants with Disabilities* section in this Guide for more information.

Things to Do Before Presenting a Module

These tips can help you prepare to present a module:

- Review the training materials thoroughly.
- Make a copy of the Participant Guide for each participant.
- Make a copy of the PowerPoint slides for each participant if desired.
- Make sure all computers and projection equipment are functioning and prepare a backup copy of the PowerPoint slides for use during the training.
- Prepare whiteboard or chart paper examples in advance when appropriate.
- Identify potential trouble spots in the exercises and provide hints for participants.
- Select and prepare narratives from real-world experiences that are likely to be relevant to the participants that you can use to illustrate special scenarios, generate discussion, and maintain participant interest.
- Give yourself ample time to set up the classroom and distribute participant materials before the training starts.
- Ask participants in advance if they will need any reasonable accommodations during the class sessions, and arrange to provide them. Refer to the *Supporting Participants with Disabilities* section in this Guide for more information.

Presentation Strategies

We have designed each module to be presented as a separate course, generally taking up to 60 minutes or longer to present. You can divide modules into two or more sessions, or you can customize the content to work within the time allotted for your session.

Instructional strategies used to present module content include lecture, demonstrations, or a combination of the two; large and small group discussions; and activities that reinforce learning and involve participants. As you present the material:

- Introduce each topic.
- Make sure you are speaking at an appropriate pace so that the participants can understand what you are saying. You may lose your audience if you speak too fast.
- You may need to pause after providing instructions or asking questions so participants have time to process what you have said before they start to follow your instructions or respond to your questions.
- Emphasize key information and resources, including online support, written materials, and resources that participants can use to help them in their day-to-day financial activities.
- Encourage discussion.
- Lead participants through brief activities that are accessible. For example, if you have participants who use wheelchairs, you should not conduct an activity that requires everyone to stand up unless you provide an alternative so that all participants can fully engage in the training.
- Provide feedback and answer questions.
- Summarize what participants learned.
- Discourage sharing private, financial, and personally identifiable information, such as specific bank account information, home addresses, birth dates, or social security numbers.

Classroom Set Up

Consider the best layout for the room and how you plan to present the topics and activities. For instance, you may want all chairs and tables in a long row facing you and the screen, or you may want tables and chairs spread out so participants can sit and work together in small groups. Participants using wheelchairs or other mobility devices will need at least 36 inches of clear space in the aisles and along the edges of the seating area so they can navigate the room and turn around more easily. You may also need to allow for space at the front of the classroom for a sign language interpreter. Refer to the *Supporting Participants with Disabilities* section in this Guide for more information.

TRAINING TIPS

These training tips can help you present the modules.

Delivering Effective Presentations

Understand the goals of each module and why the participants need this information.

- Study the material to familiarize yourself with the technical content. Look up anything you cannot easily explain.
- Practice your presentation before presenting to participants.
- Use language familiar to the participants and avoid jargon or unfamiliar terms when possible.
- Speak clearly; be aware of the tone and pace of your speech. Avoid tangents and getting off track during a presentation.
- Minimize the use of filler words such as “uh” and “um”.
- Make eye contact with participants.
- Encourage, but do not force participant participation.
- Use natural and positive body language and facial expressions.
- Avoid potentially distracting habits such as pacing.
- Add personal stories to illustrate parts of the presentation, but avoid sharing private financial or personally identifiable information.

Tailoring Content for Your Audience

A best practice of financial education is to tailor the training to the needs of the audience by considering their previous training, experience, skills, and goals. You can tailor the module as you prepare to instruct it. Still, you may have to further modify the training as you engage with participants and learn more about their level of understanding and needs.

Each module includes a *What Do You Know?* survey form, a *Pre-Test*, a *Post-Test* and an *Evaluation Form*. The *What Do You Know?* form has a “Before the Training” section and an “After the Training” section.

You can ask participants to complete the “Before the Training” section of *What Do You Know?* and the *Pre-Test* at the beginning of the module to help you make an informed decision about what topics to include or emphasize. If you determine that the class already knows about spending plans, for example, you can spend more time on sections that talk about how to reduce spending, or what to do in response to financial challenges. However, even participants who already know about a particular subject have told us they learned something new when the information was covered in a Money Smart module.

You can administer the *Post-Test*, the “After the Training” section of *What Do You Know?* and the *Evaluation Form* at the end of each module. This will help you assess what your audience has learned and give you insights into the effectiveness of your presentation. This information may also help you tailor the content for future trainings.

Using the Layering Table

Each module includes a *Layering Table* at the beginning of each Instructor Guide, which lists that module’s topics and suggested timeframes. The *Layering Table* will help you present material responsive to the needs of your audience within the suggested timeframes.

Conducting Activities

Instructions for all module activities are included in the Instructor Guides. Define important terms and concepts and, when possible, demonstrate activities or provide examples for the participants. Also, periodically ask if there are questions. You may need to tailor activities to your participants. For example, people with mobility limitations may not wish to participate in an activity that involves getting in and out of their seats.

Interaction among participants contributes to a successful learning experience, so you may want to:

- Provide opportunities for participants to exchange information and to offer different perspectives.
- Ask questions about how the participants reached their conclusions.

- Avoid becoming redundant or repetitive by asking the next group to report findings that are different from the previous group's findings, or by asking groups to respond to different questions.
- Call on different individuals or groups to provide responses.
- Encourage participants with different experience levels and perspectives to contribute their observations.
- Acknowledge correct responses and guide participants to accurate information if incomplete or inaccurate responses are given.

Encouraging Discussion

Informative discussions and information-sharing among instructors and participants help make the course successful. Your role as an instructor is to elicit comments from the participants while maintaining the focus of the discussion. These tips may be useful when you are guiding group discussions:

- Paraphrase what someone has said so the participant will know he or she has been understood, and to ensure the rest of the class can understand the comment.
- Compliment participants on interesting or insightful comments.
- Allow participants enough time to process and convey their comments.
- Use open-ended questions that require more than one-word answers, such as "Why did you decide to get a credit card?" rather than "Do you have a credit card?".
- Mediate differences of opinion, and pull ideas together to show their relationship to one another.
- Summarize the views of the group.

Using Chart Paper / Whiteboards

Writing on chart paper or a whiteboard lets you capture meaningful information generated by discussion. When using chart paper or a whiteboard:

- Prepare chart pages or whiteboard with headings and topics before class if appropriate. Print in upper and lower case letters: uppercase letters should be 2 to 3 inches high and lower case letters should be 1 to 2 inches high.
- Use blue or black markers: those colors are easiest for participants to see.
- Write only key ideas.
- Check your spelling.
- Use post-its or tape to tab pages so you can easily refer to them again.
- Write, turn to the audience, and then talk. Do not talk while writing. Do not obstruct participants' view of the material. Ask if everyone can see what you have written.
- Leave the bottom quarter of the page or whiteboard blank so all the information can be seen by participants in the back of the room.
- If you are using chart paper, tear off and post pages you want the group to refer to during the class. Painter's tape is useful to adhere non-adhesive chart paper to walls.
- Remember to provide reasonable accommodations, if requested by participants. For example, you may need to read what you write on the chart paper or whiteboard for participants who are blind or visually impaired.

Using PowerPoint Slides and Other Visual Aids

These tips for using visual aids can help you be an effective presenter:

- Keep visual aids out of sight until you are ready to use them.
- Stand to the side of your visual aid.
- Talk to and face the audience, not the visual aid.
- Do not block your face with the visual aid.
- Maintain eye contact with your audience.
- Make sure your audience has time to read and understand the visual aid before removing it and moving on.
- Switch the projector off when not in use; the noise and light can be distracting.
- Read, describe or summarize what is on the visual aid and ask if participants have questions.
- Make sure your visual aids are free of grammatical errors and clutter.
- Practice using visual aids before delivering the presentation.

Considering Different Learning Styles While Teaching

There is no one-size-fits-all when it comes to adult learning. Each person learns in the manner that works best for them. There are several learning styles. Some people may learn best using more than one style. Knowing your own style as an instructor can help you realize that other people may approach the same situation in a different way. So, be flexible in the way you teach a concept, and use a combination of approaches.

Money Smart combines presentations using the scripts in the Instructor Guides, interactive examples for participants to work through during class, and written summaries of key points in the Participant Guides.

Visual

Visual learners learn best by seeing how things are done. They typically:

- Like to see the instructor's body language and facial expression to fully understand what is presented.
- Prefer to sit toward the front of the room to avoid visual obstructions.
- Learn best from diagrams, illustrations, slides, videos, flipcharts, and handouts.
- Prefer to take detailed notes to absorb the information.

Auditory

Auditory learners learn best by listening and then relating what they learned to others: they learn what they hear. They typically:

- Like to get involved with others and share ideas and information.
- Like thinking out loud about what they are learning.
- Talk while they write.
- Learn best from exercises that allow them to share experiences with each other; and from oral presentations.

Tactile/Kinesthetic

Tactile/kinesthetic learners learn best by doing. They typically:

- Like to experiment, handle materials, manipulate or assemble parts, and complete writing or drawing activities.
- Dislike conventional educational approaches.
- Become bored with lectures, presentations, or anything that does not allow them to be physically active.
- Learn best from hands-on training and physically active exercises.
- Prefer role plays, physical games, and activities.

Knowing What Not to Do During a Presentation

You can lose the interest of participants by:

- Failing to prepare.
- Lecturing without participant involvement.
- Diverging from course objectives.
- Avoiding eye contact.
- Using confusing visual aids.
- Behaving in a condescending or superior manner.
- Using jargon or language that is either too simple or too complex for participants.
- Lacking empathy for the needs and experiences of your participants which may differ from yours.
- Using offensive or critical humor.

Anticipating and Preparing for Challenges

Consider how you would handle these potential challenges:

- You are asked a question and you do not know the answer.
- A participant is rude and uncooperative.
- No one responds to your questions.
- One person monopolizes the discussion.
- Everyone is participating except one person who does not seem to be engaged in the training at all.



SUPPORTING PARTICIPANTS WITH DISABILITIES

Americans with Disabilities Act of 1990

The Americans with Disabilities Act (ADA) is designed to protect the civil rights of people with disabilities. The ADA prohibits discrimination based on disability by guaranteeing equal opportunity for individuals with disabilities in public accommodations, commercial facilities, employment, transportation, state and local government services, and telecommunications. The ADA is built on the principles of equal opportunity, full participation, independent living, and economic self-sufficiency.

For example, individuals with disabilities cannot be denied participation simply because of their disability. If you limit participation in your course to individuals who meet some general criteria such as prospective homebuyers or existing clients/customers, you cannot deny an individual who meets those criteria from participating because he or she has a disability.

For people with disabilities, discrimination often takes the form of inaccessible facilities that make it impossible for them to gain access to or participate in activities. For example, stairs leading to the only entrance into a building prohibit entry by a person who uses a wheelchair. Classes that are held using materials projected on a screen without providing accessible versions is another example; a person who is blind could not participate fully in the class. Often this discrimination is unintentional.

As an instructor, you can help prevent such discrimination and make sure that everyone in your classes has access to the information you are presenting. When in doubt, ask individuals if they need any assistance, and then respect their preferences.

Disability Diversity

Some people are born with disabilities, while others acquire a disability as a result of aging, an accident or illness. There are many types of disabilities, including visual impairments, physical disabilities, cognitive and learning disabilities, and limited mobility. Some disabilities can be seen; some cannot. Some people with a disability may disclose their disability while others may choose not to do so. Respect each person's choice and never refer to a person's disability unless it is relevant to what you are discussing.

Reasonable Accommodations

Ask all participants during registration if they will need any reasonable accommodations to participate fully in the training, and arrange to address those requests. Reasonable accommodations enable participants to have equal access to the training. For example, a reasonable accommodation might be providing materials in a different format for a participant who is blind and uses a screen reader, or providing a sign language interpreter for someone who is deaf. We provide additional examples in the *Accessible Classes* section, below.

Here is language that FDIC often uses in registration materials and that you may wish to consider customizing to meet the needs of your organization for registration emails, forms, flyers and other announcements:

> **"If you require a reasonable accommodation to participate in this (training, meeting or event), please contact (include the name of the person to contact) at (include the person's email address and phone number) by XXX date to allow for adequate time to coordinate your request; however, you can make a reasonable accommodation request at any time."**

If you are asked to provide a reasonable accommodation and are unsure how to proceed, you can contact an Americans with Disabilities Act (ADA) Center. Go to https://adata.org/find-your-region and click on your state to find the ADA Center in your region. They may be able to connect you to local resources.

Accessible Classes

You may need to adjust your physical environment and/or your teaching style. For example, individuals who are hard of hearing may ask that you wear a "loop", a special microphone that amplifies your words in their hearing device. It is easier for the microphone to pick up your voice if you speak clearly; you usually do not need to speak louder than normal.

You may be asked to provide American Sign Language (ASL) interpreters and that would include space for the interpreter(s) to stand. Someone who is deaf or hard of hearing may let you know they read lips and ask that you make sure they can see your face whenever you speak. If any participants have limited mobility, you should plan to provide enough room between tables and chairs for safe navigation and offer accessible seating arrangements. It is often easier to plan for this ahead of time, regardless of a specific request.

There are many ways to make your training accessible. Always ask; do not assume. People with disabilities know what works best for them.

Physical Access

When deciding where to hold a Money Smart class, look for a location that is accessible for people with limited mobility, including those who use wheelchairs, quad canes or scooters. People with limited mobility must be able to access the building without using steps or navigating curbs or other physical barriers. A sign should be posted indicating the location of the closest accessible entrance if the main entrance is not accessible. Classes should be held on the upper floors of a building only if they can be reached by an elevator. The building should also have at least one accessible restroom with raised letters and Braille signage identifying its location.

Other things to consider in determining the location of your Money Smart class include making sure there are clearly marked accessible parking spaces located close to the accessible entrance. Elevators should have Braille signage on the elevator call buttons and on the buttons inside the elevator cab, and chimes or a recorded voice indicating the different floors.

In the classroom itself, check to be sure that there is at least 36 inches of clear space in each aisle and along the edges of the seating area. This is how much space a person using a wheelchair or scooter needs to move freely around the room. If you are using individual desks and chairs and a person who uses a wheelchair or scooter enters the room, ask that person if you should move one of the desks, or if he or she prefers to transfer to a desk chair.

Similarly, if the room is arranged like a classroom with long tables and individual chairs, ask the person using a wheelchair if he or she wants to transfer to a chair or if you should remove a chair. Or, if possible, remove one or two chairs from the ends of rows in different areas of the room before the class starts. This provides individuals using wheelchairs or scooters a choice of seating arrangements— the same way that others in the class have a choice about where they sit.

Effective Communication

Individuals who are blind or visually impaired may need reasonable accommodations. Other disabilities that affect communication include cognitive or learning disabilities that may affect the ability to read and understand the materials. With respect to Money Smart, you might be asked to:

- Speak clearly and make sure you are not speaking too fast for participants to understand what you are saying.
- Allow time for people to process what you are saying before asking them to do something, such as respond to a question or work on an activity.

- Provide the materials in an electronic format several days before the class so that individuals who are blind can access the materials using a screen reader on a computer or tablet. You can order the Money Smart for the Visually Impaired CD-ROM at https://catalog.fdic.gov/money-smart-visually-impaired-cd-rom. It contains the Instructor Guides, Participant Guides, and PowerPoint slides for each of the 11 modules of *Money Smart for Adults* in Duxbury conversion files (ready to print on a Braille embosser or Braille device) and large print files.
- Assist someone with cognitive or learning disabilities by reading the pre- and post-tests out loud and helping them write their answers.
- Be sure someone who is lip reading can see your face when you speak.
- Use a microphone. When Communication Access Real-time Translation (CART) services are used as a reasonable accommodation for people who are deaf or hard of hearing, both you and participants need to use a microphone. Speaking loudly is not sufficient. The microphone is necessary because only words spoken into a microphone will be picked up by the CART services and shown on the screen. Using a microphone is also important because some individuals use auxiliary listening devices (you may have seen them used in a movie theatre). Those devices only pick up words spoken into a microphone connected to the room's audio system.
- Make sure that any videos used in class are captioned for participants who are deaf or hard of hearing. Likewise, ensure that written material on screen is read aloud, either by the narrator on the video or by you, for participants who are blind or visually impaired.
- Provide a sign language interpreter upon request for participants who are deaf or hard of hearing.
- Allow a participant to bring an assistant to the class.

Program accessibility may be improved by spreading program content over more sessions. Some people may have difficulty reading standard-size text or viewing materials projected on a screen, written on chart paper or written on a white board. You can print copies of the slides for each module for individuals to use as you present the course content, and you can read what is on the chart paper or whiteboard. For individuals who are blind, it is also important to describe all images or charts that are being displayed and discussed to assure equal access to content. People with disabilities that affect their fine motor skills may more easily manage paper handouts if you enclose each page in a clear plastic sleeve.

Individuals who read lips may want to sit in the front where they can have an unobstructed view of your face. Make sure that you continue to face these individuals throughout the presentation. When there is class discussion or when someone asks a question, you may need to repeat what has been said so that the person reading lips can be part of the discussion.

Some individuals use a communication device that produces synthesized speech. They use a keyboard to key in what they want to say. This may take a few moments so acknowledge their intention to speak by saying something like, "Mr. Jones, we will come back to you (or please let us know) when you are ready to share." Then be certain that you go back to the individual when they have finished keying in their comment or question. However, during discussion between the person using a communication device and another individual in the class or during a one-on-one conversation with you, wait respectfully until the comments are keyed in and played.

Asking participants how you can help them participate fully in the class is very important. Always ask; do not assume.

Respect

Here are some suggestions that can help you communicate with respect. Younger individuals may prefer phrases that older individuals may find offensive, or vice-versa. People from different cultures, different regions, and with different disabilities may use different phrases and have different opinions about what is offensive, what is acceptable, and what they prefer. That is why most of these suggestions are not rigid rules.

When in doubt, ask individuals if they prefer specific words or phrases. You should use your judgment, relax, and apologize if you offend someone unintentionally.

- Avoid referring to people as an impersonal group, such as "the disabled." Instead use "people with disabilities" or "individuals with disabilities."
- Refer to a person's disability only if it is relevant.
- Do not refer to a disability as a "handicap."
- "Deaf or hard of hearing" is usually the acceptable phrase, rather than "deaf or hearing impaired." However, "blind or visually impaired" is commonly used. In that phrase, using "impaired" is an acceptable practice.
- Veterans with disabilities are commonly referred to as "disabled veterans" or "disabled vets."
- Use the phrase "people without disabilities" rather than "normal people", but only if necessary to make comparisons.
- Individuals who use a wheelchair are not "wheelchair-bound" or "confined to a wheelchair."
- "Disability advocate" and "disability community" are acceptable phrases. "Disabled community" is usually not acceptable.
- Use "accessible parking" rather than "handicapped parking."
- Portray people with disabilities in the same manner as people without disabilities. Having a disability does not make someone overly courageous, brave, special, or superhuman. That implies that it is unusual for people with disabilities to have talents or skills.
- Avoid negative or sensational descriptions of a person's disability. Do not say "suffers from," "a victim of," or "afflicted with."

- Never say “retarded,” “invalid,” or “cripple/crippled.”
- Never assume that a person with a physical disability also has a cognitive disability.

Disability Sensitivity – The Top 10

1. Treat everyone with respect. Do not be afraid to ask questions when you are unsure of what to do. When in doubt, ask if a person wants assistance; do not assume that they do.
2. When addressing a person with a disability, speak to him or her directly, rather than to their companion or sign language interpreter.
3. If you are offering to shake hands with participants, be sure to offer to shake hands with everyone, including participants who have a disability. People with limited hand use or who wear an artificial limb can usually shake hands. Shaking hands with the left hand is also an acceptable greeting.
4. Identify yourself and others who may be with you when meeting a person who is blind or visually impaired. Also, identify the person speaking when conversing with the class if they do not identify themselves.
5. Only address people with disabilities by their first names if you are extending the same familiarity to all participants.
6. All assistive devices, such as a wheelchair, walker, scooter or crutches, are considered an extension of the person who uses the device. Do not patronize people who use assistive devices by patting them on the head or shoulder or leaning on their device.
7. Listen attentively when talking to a person who may have difficulty speaking. Be patient and wait for the person to finish, rather than correcting or speaking for the person. If necessary, ask short questions that require short answers, a nod, or a shake of the head. Likewise, never pretend to understand if you are having difficulty doing so. Instead, repeat what you have understood and allow the person to respond.
8. Sit down, if possible, when you are having an extended one-on-one conversation with someone who uses a wheelchair.
9. To start a conversation with someone who is deaf or hard of hearing and not already looking at you, try waving your hand gently to get their attention. If waving does not work, tap gently on the person’s shoulder. Look directly at the person, not at an interpreter, and speak clearly, but do not speak more loudly or slowly than normal. Not all people who are deaf or hard of hearing can read lips. For individuals who do read lips, be sensitive to their needs by facing the light source, and keeping your hands, drinks, and food away from your mouth when you speak.
10. Relax! It is perfectly fine to use common expressions that may relate to a person’s disability, such as “See you later!” or “Did you hear about that?” or “Let’s take a walk.”

Notes

Notes

www.fdic.gov/moneysmart

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